

F. No. 39-2/2025-CSIS  
Government of India  
Ministry of Education  
Department of Higher Education  
Scholarship Division  
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Wing-6, West Block-1,  
R.K. Puram, New Delhi-110066  
Dated: 22<sup>nd</sup> April, 2025

**OFFICE MEMORANDUM**

**Subject: - Implementation of PM-Vidyalaxmi Schemes in 860 Quality Higher Education Institutions (QHEIs) -reg.**

The undersigned is directed to refer the meeting held on 26.03.2025 under the Chairmanship of Chairman, UGC on the subject mentioned above.

2. Further, a review meeting on Government Schemes was held on April 3, 2025, under the Chairmanship of the Secretary, Department of Financial Services, Ministry of Finance. As per the directions of the Secretary (DFS) in the meeting, the following paragraph may be included in the offer letter for admission to be issued to all students, who get admission in your institution:

**“Financial Aid and Student Loans**

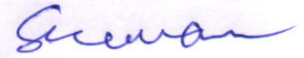
The PM-Vidyalaxmi Scheme, a Government of India initiative offering collateral-free and guarantor-free education loans is available for all students who are getting admission in this Institution and who are desirous of availing education loans to pursue their higher education. You can visit the portal <https://pmvidyalaxmi.co.in>. The portal does not charge any amount from the applicant. Through the portal, you can:

- Apply to multiple banks for education loan,
- Access collateral-free and guarantor-free education loans,
- Benefit of interest subsidies available to eligible students as per scheme guidelines accessible at [https://www.education.gov.in/sites/upload\\_files/mhrd/files/document-reports/PM\\_Vidyalaxmi\\_Scheme\\_Guidelines.pdf](https://www.education.gov.in/sites/upload_files/mhrd/files/document-reports/PM_Vidyalaxmi_Scheme_Guidelines.pdf)
- To address queries raised by the students, there is a dedicated Toll-free number 1800-1031.”

The above may also be displayed prominently in the admission website of your institute and made a part of the admission handbook/ admission brochure.



3. This issues with the approval of the Secretary, Department of Higher Education, Government of India.



(Sangeet Kumar)

Under Secretary to the Govt. of India

To,

**Directors/Vice Chancellors of all QHEIs (as per the list).**

**Copy To:**

- 1) All Bureau Heads of DHE for follow up action with respect to the HEIs under their jurisdiction
- 2) The Chairman, AICTE for follow up with all technical QHEIs and make this a part of the approval process handbook
- 3) The Secretary, UGC for follow up with all QHEIs.
- 4) Joint Secretary, IF-1, Department of Financial Services, Ministry of Finance for information.